

Amendment Under 37 C.F.R. § 1.116  
Art Unit 2876, Expedited Procedure

03292.102330

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:  
ABNER E. MOREAU, JR. ET AL.  
Application No.: 10/616,434  
Filed: July 9, 2003  
For: SYSTEMS AND METHOD FOR  
AUTOMATICALLY ESTABLISHING  
MERCHANT ACCOUNTS FOR  
TRANSACTION CARD USAGE

Examiner: T.M. Lee  
Art Unit: 2876

February 1, 2006

*Entered  
W/ REC'D  
1/31/06  
AMR*

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL

*Docket  
you  
discrec*  
Sir:

In response to the Office Action of November 1, 2005, the Examiner is  
respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2.
- Remarks are presented starting on page 6.